

In re:
Carol Houser
Debtor

Case No. 20-14864-pmm
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-4

User: admin

Page 1 of 1

Date Rcvd: Mar 31, 2021

Form ID: pdf900

Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol **Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 02, 2021:

Recip ID	Recipient Name and Address
db	+ Carol Houser, 5355 Monocacy Drive, Bethlehem, PA 18017-9111

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 02, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 31, 2021 at the address(es) listed below:

Name	Email Address
REBECCA ANN SOLARZ	on behalf of Creditor NEWREZ LLC D/B/A SHELLPOINT MORTGAGE SERVICING bkgroup@kmllawgroup.com
REBECCA ANN SOLARZ	on behalf of Creditor Waterfall Victoria Grantor Trust II Series G bkgroup@kmllawgroup.com
SCOTT F. WATERMAN (Chapter 13)	ECFMail@ReadingCh13.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 4

**UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

In re: : **Chapter 13**
: **Carol Houser,** : **Case No. 20-14864 – PMM**
: **Debtor.** :

**ORDER VACATING DISMISSAL ORDER AND SCHEDULING HEARING ON
DEBTOR'S MOTION TO CONVERT TO CHAPTER 7**

AND NOW, WHEREAS, on March 25, 2021, this bankruptcy case was dismissed on the Chapter 13 Trustee's Motion to Dismiss for Delay ("the Dismissal Order"), Doc. #30;

AND, on March 23, 2021, the Creditor Specialized Loan Servicing, LLC as servicer for Waterfall Victoria Grantor Trust II, Series G having filed a Motion for Relief from Stay seeking in rem relief as to the real property located at 5355 Monocacy Drive, Bethlehem, PA 18017 ("the Stay Relief Motion"), Doc. # 26;

AND, a hearing having been scheduled on the Stay Relief Motion for April 13, 2021;

AND, on March 24, 2021, the pro se Debtor having filed a pleading styled as a "Motion for Reconsideration & to Convert for Chap. 7 [sic]" in which the Debtor seeks reconsideration of a dismissal order and for leave to convert her case to Chapter 7 ("the Motion to Convert"), Doc. #32;¹

AND, due to the pendency of the Debtor's Motion to Convert and the Stay Relief Motion, the Dismissal Order having been entered prematurely;

¹ The Debtor's request for reconsideration of the case dismissal is curious as it was filed the day prior to the hearing on the Trustee's Motion to Dismiss.

It is hereby **ORDERED** that:

1. The Dismissal Order is **VACATED** for the limited purpose of consideration of the Debtor's Motion to Convert to Chapter 7² and the Stay Relief Motion.
2. The Debtor's Motion to Convert to Chapter 7 is scheduled for hearing **on April 13, 2021 at 10:00 AM** in the United States Bankruptcy Court for the Eastern District of Pennsylvania. The hearing will be conducted telephonically. The dial-in telephone number is 1-888-636-3807 and the access code is 4954493.
3. The hearing on the Stay Relief Motion shall proceed as scheduled **on April 13, 2021 at 10:00 AM**.

Date: March 31, 2021



PATRICIA M. MAYER
U.S. BANKRUPTCY JUDGE

² The Court is mindful that §1307(a) provides a debtor the ability to convert a case under chapter 13 to chapter 7 at any time. See 11 U.S.C. §1307(a). However, given the Debtor's admissions on Schedules D and E/F that she has no creditors whatsoever, there is an issue whether the Debtor may be a debtor under Chapter 7. See Section 1307(g) ("a case may not be converted to case under another chapter of this title unless the debtor may be a debtor under such chapter"). Furthermore, the Debtor has not paid the required fee to convert her case.